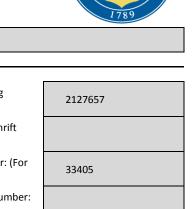
## NAME OF INSTITUTION

(Include Holding Company Where Applicable)

First Trust Corporation and its wholly-owned subsidiary First Bank and Trust



Point of Contact:	R. Leigh Barkerlbarker@fbtonline.com	RSSD: (For Bank Holding Companies)	2127657
UST Sequence Number:	967	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	0	FDIC Certificate Number: (For Depository Institutions)	33405
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	June 05, 2009	City:	New Orleans
Date Repaid <sup>1</sup> :	N/A	State:	Louisiana

<sup>&</sup>lt;sup>1</sup>If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Increase lending or	reduce lending less than of	therwise would have o	ccurred.	







First Trust Corporation and its wholly-owned subsidiary First Bank and Trust	
To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential recommercial mortgage loans, small business loans, etc.).	mortgage loans,
Increase securities purchased (ABS, MBS, etc.).	
Make other investments.	



(Include Holding Company Where Applicable)

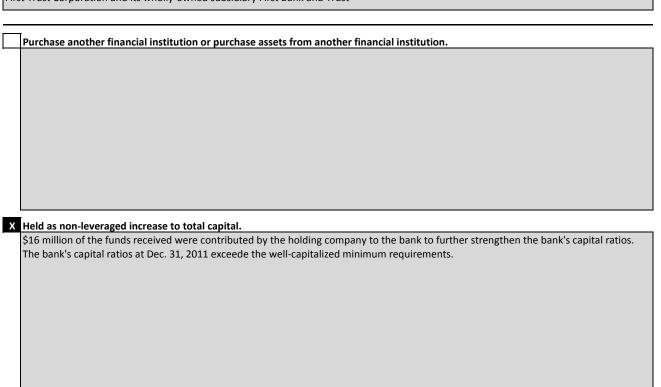


First Trust Corporation and its wholly-owned subsidiary First Bank and Trust	
_	
	Increase reserves for non-performing assets.
X	Reduce borrowings.
^	Liquidity was increased by funds received; contributed to decline in borrowings.
	Increase charge-offs.



(Include Holding Company Where Applicable)





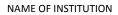






First Trust Corporation and its wholly-owned subsidiary First Bank and Trust

nat actions were you able to avoid because of the capital infusion of CPP/CDCI funds?	







First Trust Corporation and its wholly-owned subsidiary First Bank and Trust

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?	







First Trust Corporation and its wholly-owned subsidiary First Bank and Trust

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.	
Funds received acted as a cushion against the recognition of asset quality issues, thereby instilling confidence in our customers as to the well	
being of the bank.	